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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known	
			Application Number	10/814,554
			Filing Date	March 31, 2004
			First Named Inventor	Richard Warren Hailey
			Group Art Unit	2121-2176
			Examiner Name	Not yet assigned Amelia Rutledge
			Attorney Docket Number	014586-9015-00
Sheet	1	of	1	

U.S. PATENT DOCUMENTS				
Examiner Initials		U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
AR		5,043,891	Goldstein et al.	8/27/1991
AR		5,367,619	Dipaolo et al.	11/22/1994
AR		5,692,206	Shirley et al.	11/25/1997
AR		5,924,109	Ackerman et al.	7/13/1999
AR		6,473,892	Porter	10/29/2002
AR		20010018697	Kunitake et al	8/30/2001
AR		20010044813	Frank	11/22/2001
AR		20010051960	Kubick et al	12/13/2001
AR		20010051962	Plotkin	12/13/2001
AR		20020138519	Miller	9/26/2002
AR		20020138524	Ingle et al.	9/26/2002
AR		20020178190	Pope et al.	11/28/2002
AR		20030078949	Scholz et al	4/24/2003
AR		20030187756	Klivington et al.	10/2/2003

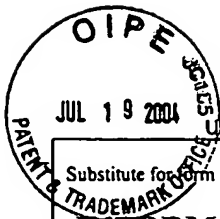
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Examiner Signature	<i>A Rutledge</i>	Date Considered	9/25/2006
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Substitute for Form 1449B/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet 1 of 3

Complete if Known

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First Named Inventor	Richard Warren Hailey
Group Art Unit	2121 2176
Examiner Name	Not yet known Amelia Rutledge
Attorney Docket Number	014586-9015-00

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published.
ar		Rembrandt Lending System Utilities Guide, June 1998, Third Edition, pp. 1-123, Bankers Systems, Inc., St. Cloud, MN
ar		Rembrandt Lending System Product Overview, October 1999, pp. 1-59, Third Edition, Bankers Systems, Inc., St. Cloud, MN
ar		Rembrandt Lending System Loan Operations Guide Part 1, August 2000, pp. 1-235, Fourth Edition, Bankers Systems, Inc., St. Cloud, MN
ar		Rembrandt Lending System Loan Operations Guide Part 2, August 2000, pp. 1-98, Fifth Edition, Bankers Systems, Inc., St. Cloud, MN
ar		Rembrandt Lending System Organization and User Management Guide, August 2000, pp. 1-119, Third Edition, Bankers Systems, Inc., St. Cloud, MN
ar		ARTA Lending Documentation System User's Guide Part 1, November 2000, pp. 1-212, Second Edition, Bankers Systems, Inc., St. Cloud, MN
ar		ARTA Lending Documentation System User's Guide Part 2, November 2000, pp. 1-70, First Edition, Bankers Systems, Inc., MN
ar		Rembrandt Lending System Lending Policy Guide, August 2000, pp. 1-187, Third Edition, Bankers Systems, Inc., St. Cloud, MN
ar		ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN

Examiner Signature	<i>A. Rutledge</i>	Date Considered	9/25/2004
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				Filing Date	March 31, 2004
				First Named Inventor	Richard Warren Hailey
				Group Art Unit	2121 2176
				Examiner Name	Not yet known <i>Amelia Rutledge</i>
Sheet	2	of	3	Attorney Docket Number	014586-9015-00

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<i>ak</i>		Rembrandt Lending System Forms and Tasks Descriptions/Glossary, April 2001, pp. 1-143, Ninth Edition, Bankers Systems, Inc., St. Cloud, MN
<i>ak</i>		ARTA Lending Documentation System Experience Proven Technology With Reliable Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
<i>ak</i>		ARTA Deposit Documentation System User's Guide Part I Version 2.5, pp. 1-63, Bankers Systems, Inc., St. Cloud, MN
<i>ak</i>		ARTA Deposit Documentation System User's Guide Part II Version 2.5, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN
<i>ak</i>		ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, pp. 1-14, Bankers System, Inc., St. Cloud, MN
<i>ak</i>		Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
<i>ak</i>		RAKIS Document Control and Production System Executive Summary 2003, pp. 1-16, VMP Mortgage Solutions, Mortgage Business Unit, Bankers Systems, Inc., Fraser, MI
<i>ak</i>		I-32 Forms Solutions, I-32 Forms Design: Features, pp. 1-2, VMP Mortgage Solutions, a Bankers Systems, Inc. company
<i>ak</i>		I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company

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				Filing Date	March 31, 2004
				First Named Inventor	Richard Warren Hailey
				Group Art Unit	2121 2176
				Examiner Name	Not yet known - Amelia Rutledge
Sheet	3	of	3	Attorney Docket Number	014586-9015-00

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AR		JASON HARROP, OASIS LegalXML eContracts Technical Committee, Discussion Paper - XForms for Contract Semantics, http://lists.oasis-open.org/archives/legalxml-econtracts/200403/pdf00000.pdf , March 11, 2004, Version 1.0, pp. 1-20

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Information for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) Sheet 1 of 1		Complete if Known Application Number: 10/814,554 Filing Date: March 31, 2004 First named Inventor: Richard Warren Hailey Group Art Unit: 2161-2176 Examiner name: Jeffrey A. Gaffin Attorney Docket Number: 014586-9015-00	
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Examiner Initials	U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
AR	6,006,242	Poole, et al.	12/21/1999
AR	2003/0163809	Bantz, et al.	8/28/2003

FOREIGN PATENT DOCUMENTS						
Examiner Initials	Country Code	Foreign Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document	Translation	English Abstract

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	10/814,554
				Filing Date	March 31, 2004
				First Named Inventor	Richard Warren Hailey
				Group Art Unit	2165 2176
				Examiner Name	Safet Metjahic Amelia Rutledge
Sheet	1	of	1	Attorney Docket Number	014586-9015-00

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ar		ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, 2/1/2001, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
ar		ARTA Lending Documentation System Experience Proven Technology With Reliable Compliance Help, 5/1/2001, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
ar		ARTA Deposit Documentation System User's Guide Part I Version 2.5, 9/1/2002, pp. 1-63, Bankers Systems, Inc., St. Cloud, MN
ar		ARTA Deposit Documentation System User's Guide Part II Version 2.5, 9/1/2002, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN
ar		ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, 1/6/2003, pp. 1-14, Bankers System, Inc., St. Cloud, MN
ar		Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, 6/5/2003, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
ar		I-32 Forms Solutions, I-32 Forms Design: Features, 2003, pp. 1-2, VMP Mortgage Solutions, a Bankers Systems, Inc. company
ar		I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, 2003, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) Sheet 1 of 1		Application Number	10/814,554
		Filing Date	March 31, 2004
		First named Inventor	Richard Warren Hailey
		Group Art Unit	2161-2176
		Examiner name	Jeffrey A. Gaffin <i>Amelia R. Hodge</i>
		Attorney Docket Number	014586-9015-00

U.S. Patent Documents

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<i>AR</i>	5,630,127	Moore et al.	5/13/1997
<i>AR</i>	6,000,642	Morey	12/14/1999
<i>AR</i>	6,006,242	Poole et al.	12/21/1999
<i>AR</i>	6,188,999	Moody	2/13/2001
<i>AR</i>	6,763,500	Black et al.	7/13/2004
<i>AR</i>	2003/0163809	Bantz et al.	8/28/2003
<i>AR</i>	2004/0250059	Ramelson et al.	12/9/2004
<i>AR</i>	2004/0103124	Kupkova	5/27/2004

FOREIGN PATENT DOCUMENTS

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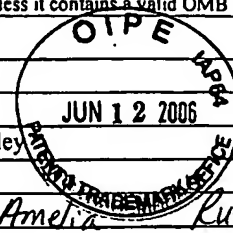
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				Examiner Name	Jeffrey A. Gaffin
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ak		ELLIOTTE RUSTY HAROLD and W. SCOTT MEANS; XML In a Nutshell, A Desktop Quick Reference; O'Reilly; January 2001; O'Reilly & Associates, Inc.; Sebastopol, California, U.S.A.

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